

Information to identify the case:

Debtor 1 **Charisse Woods**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Alabama**

Case number: **15-31973**

Social Security number or ITIN **xxx-xx-4397**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge**12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charisse Woods
aka Charisse A Woods, aka Charisse Rogers, aka Charisse Rogers Woods

Dated January 5, 2021



William R. Sawyer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Middle District of Alabama

In re:
Charisse Woods
Debtor(s)

Case No. 15-31973-WRS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1127-2
Date Rcvd: Jan 05, 2021

User: jspedale
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:

Recip ID	Recipient Name and Address
db	+ Charisse Woods, 2949 Cantelou Loop Rd., Montgomery, AL 36108-6031
aty	+ Stephen L. Klimjack, Stephen L. Klimjack, LLC, 1252 Dauphin St, Mobile, AL 36604-2520
3355386	+ Attorney General of the United States, Main Justice Building, 950 Pennsylvania Ave., Washington, DC 20530-0009
3355390	+ Holloway Credit, P.O. Box 230609, Montgomery, AL 36123-0609
3355392	+ One Stop Cash, 3405 Atlanta Highway, Montgomery, AL 36109-2703
3355394	+ Title Buck, 111 W. Fairview Avenue, Montgomery, AL 36105-1618
3355395	+ US Auto Credit, PO BOX 7570, Jacksonville, FL 32238-0570

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: trustees_office@ch13mdal.com	Jan 05 2021 21:07:00	Sabrina L. McKinney, P.O. Box 173, Montgomery, AL 36101-0173
3355384	+ Email/Text: bnc@advanceamerica.net	Jan 05 2021 21:07:00	Advance America, 2553 Madison Avenue, Montgomery, AL 36107-2003
3355387	+ EDI: WFNNB.COM	Jan 06 2021 01:43:00	CB/Astewrt, P.O. Box 182789, Columbus, OH 43218-2789
3451738	+ Email/Text: louis@tributecap.com	Jan 05 2021 21:06:00	COBAR Acquisitions, 25 Highland Park Village 100-201, Dallas, TX 75205-2789
3355388	+ Email/Text: regina.dickerson@usdoj.gov	Jan 05 2021 21:08:00	Civil Process Clerk, United States Attorney's Office, 63 S. Royal St., Ste 600, Mobile, AL 36602-3233
3355389	+ EDI: AMINFOFP.COM	Jan 06 2021 01:43:00	FIRST PREMIER, 3820 N. LOUISE AVE, Sioux Falls, SD 57107-0145
3355391	+ EDI: IRS.COM	Jan 06 2021 01:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
3917623	EDI: JEFFERSONCAP.COM	Jan 06 2021 01:43:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
3393622	EDI: Q3G.COM	Jan 06 2021 01:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
3447317	+ Email/Text: bknotify@acsi.net	Jan 05 2021 21:07:00	RENTDEBT AUTOMATED COLLECTIONS, P.O. BOX 171077, NASHVILLE, TN 37217-8077
3449883	+ Email/Text: bankruptcy@speedyinc.com	Jan 05 2021 21:07:00	Speedy/Rapid Cash, PO Box 780408, Wichita, KS 67278-0408
3355393	+ Email/Text: bankruptcy@speedyinc.com	Jan 05 2021 21:07:00	SpeedyCash, 1501 Eastern Blvd, Montgomery, AL 36117-1605
3355385	Email/Text: bankruptcy@tritonmgt.com	Jan 05 2021 21:07:00	Always Money, 1182 Ann Street, Montgomery, AL 36106

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Total Noticed: 21

3392809 + Email/Text: AC-BK@usautocreditcorp.com

Jan 05 2021 21:07:00

US Auto Credit Purchasing Center, P.O. Box
57545, Jacksonville, FL 32241-7545

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	COBAR Acquisitions, 25 Highland Park Village 100-201, Dallas, TX 75205-2789
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2021 at the address(es) listed below:

Name	Email Address
Bankruptcy Administrator	ba@almb.uscourts.gov
Sabrina L. McKinney	trustees_office@ch13mdal.com
Stephen L. Klimjack	on behalf of Debtor Charisse Woods ecfonlymd@gmail.com pleadings@klimjack.com;r47290@notify.bestcase.com

TOTAL: 3